

Certificate Number: 16339-PAE-DE-037008892

Bankruptcy Case Number: 18-18099



16339-PAE-DE-037008892

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 30, 2022, at 8:42 o'clock AM EST, Viviana Caraballo completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 30, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor